

In re Tracy Lynn Dudley

Debtor(s)

Case No. 06-81166

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>818.99</u>
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>70.00</u>
b. Water and sewer	\$	<u>20.00</u>
c. Telephone	\$	<u>52.45</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>55.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>30.00</u>
4. Food	\$	<u>200.00</u>
5. Clothing	\$	<u>45.00</u>
6. Laundry and dry cleaning	\$	<u>40.00</u>
7. Medical and dental expenses	\$	<u>75.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
10. Charitable contributions	\$	<u>50.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>37.50</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>0.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Real Property Taxes</u>	\$	<u>113.30</u>
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	<u>0.00</u>
b. Other <u>Chapter 13 Plan payment</u>	\$	<u>130.00</u>
c. Other	\$	<u>0.00</u>
d. Other	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Vehicle Ownership Expense(Prospective Car Purchase& Ins.)</u>	\$	<u>200.00</u>
Other <u>Emergencies/Miscellaneous</u>	\$	<u>125.00</u>
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>2,287.24</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<u>None Anticipated</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	<u>2,289.00</u>
b. Total monthly expenses from Line 18 above	\$	<u>2,287.24</u>
c. Monthly net income (a. minus b.)	\$	<u>1.76</u>

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Detailed Expense Attachment

Other Utility Expenditures:

Cellular Phone	\$	35.00
Internet	\$	20.00
Total Other Utility Expenditures	\$	55.00